

U.S. BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT
District of Puerto Rico

In the Matter of:

THEKIS GASCOT TORRES

Debtor(s)

Case No. 11-04990 MCF

Chapter 13

MOTION TO OPPOSE DISMISSAL

1. The trustee filed a motion to dismiss present case because debtor accumulated arrears in her plan payment. By October 2011 debtor had made 3 of 4 payments in a plan of \$420.00 x 60 months. Debtor informed that her main source of income comes from his husband wages and he changed work with a couple of months unemployed in the interim.
2. Debtor needs to modify her proposed plan payment in order to take into consideration that temporary reduction of income. After the first month payment, her plan will reflect a payment of \$0.00 during the months of August, September and October. Debtor also, will include in her plan 4 post petition mortgage payments of \$451.00 in order to get on track again regarding her obligation with secured creditor Scotiabank. Post petition arrears are approximately \$1,880.00, late charges included which added to the pre-petition claim of \$22,458.87, should render a total of \$ 24,338.87.

WHEREFORE, debtor(s) pray that the motion to dismiss is denied and debtor allowed the relief sought.

I HEREBY CERTIFY, that on this same date a true and exact copy of the foregoing and attachments was electronically filed by debtors, using the CM/ECF system, which will send notification to the Chapter 13 trustee Jose R Carrion and secured creditor Scotiabank. All non appearing parties have been notified as per the Master Address List.

In Vega Baja, this 4 day of November of 2011.

s/ Juan O. Calderon Lithgow

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